

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND**

IN RE:

**ELIAS M. VILLATORO**

**LILIAN M. VILLATORO**

Debtor(s)

Case No. 15-23886-TJC

Chapter 13

**NOTICE OF FINAL CURE PAYMENT AND OPPORTUNITY FOR HEARING**

NOTICE IS HEREBY GIVEN by REBECCA A. HERR, Chapter 13 Trustee, pursuant to Federal Rule of Bankruptcy Procedure 3002.1(f), that the Trustee has made the final payment to cure the default on the claim secured by the principal residence of the Debtor(s), as evidenced by the proof of claim allowed in this case and funded by the confirmed plan. The Trustee payments were made under the claim filed by (or assigned to):

Court Claim No. 3  
US Bank Trust National Association  
c/o BSI Financial Services  
1425 Greenway Dr.  
Suite 400  
Irving, TX 75038  
Redacted Account No. 8523

The Trustee has no knowledge of and makes no representation concerning payment of other default amounts or of post-petition amounts not provided for and funded in the plan in this case.

**THE PARTIES ARE HEREBY NOTIFIED:**

Within 21 days of the service of the Notice of Final Cure Payment, the creditor MUST file and serve a Statement as a supplement to the holder's proof of claim on the Debtor(s), the attorney for the Debtor(s), and the Chapter 13 Trustee, pursuant to Fed.R.Bank.P.3002.1(g) indicating 1) whether it agrees that the Debtor(s) has/have paid in full the amount required to cure the default on the claim; and 2) whether the Debtor(s) is/are otherwise current on all payments consistent with 11 U.S.C. § 1322(b)(5).

The statement shall itemize the required cure or post-petition amounts, if any, that the holder contends remain unpaid as of the date of the statement. The statement shall be filed as a supplement to the holder's proof of claim and is not subject to Rule 3001(f). Failure to notify may result in sanctions.

**FURTHER, if the holder of the secured claim fails to timely file and serve a response to this Notice, the Court may enter an order declaring that the Debtor(s) has/have cured the default and that no amounts are unpaid as of the date of this Notice.**

Dated: February 22, 2021

Respectfully submitted,

/s/ REBECCA A. HERR

REBECCA A. HERR (Fed. Bar No. 29298)

Chapter 13 Trustee

185 Admiral Cochrane Drive

Suite 240

Annapolis, MD 21401

(301) 805-4700

Fax: (301) 805-9577

[bherr@chl3md.com](mailto:bherr@chl3md.com)

### **CERTIFICATE OF SERVICE**

I hereby certify that on the 22nd day of February, 2021, I reviewed the Court's CM/ECF system and it reports that an electronic copy of the Notice of Final Cure Payment will be served electronically by the Court's CM/ECF system on the following:

Craig W. Stewart, Esq. attynow2001@gmail.com,  
attynow2001@yahoo.com;r54647@notify.bestcase.com  
*Counsel for Debtor(s)*

Michael T. Cantrell, Esq. bankruptcymd@mwc-law.com, bankruptcymd@ecf.inforuptcy.com  
*Counsel for U.S. Bank, N.A.*

Joshua Welborn, Esq. bankruptcymd@mwc-law.com, bankruptcymd@ecf.inforuptcy.com  
*Counsel for U.S. Bank, N.A.*

Christopher Tadeus Peck, Esq. cpeck@mtglaw.com, ecfnotifications@mtglaw.com  
*Counsel for U.S. Bank, N.A.*

Kevin R. Feig, Esq. bankruptcymd@mwc-law.com  
*Counsel for BSI Financial Services*

I hereby further certify that on the 22nd day of February, 2021, a copy of the Notice of Final Cure Payment was also mailed first class mail, postage prepaid to:

Elias M. Villatoro  
Lilian M. Villatoro  
1814 Keokee Street  
Hyattsville, MD 20783  
*Debtor(s)*

US Bank Trust National Association  
c/o BSI Financial Services  
1425 Greenway Dr.  
Suite 400  
Irving, TX 75038  
*Claimant*

US Bank Trust National Association  
c/o BSI Financial Services  
PO Box 679002  
Dallas, TX 75267-9002  
*Claimant*

Fay Servicing, LLC by  
U.S. Bank National Association  
440 S. LaSalle Street  
Chicago, IL 60605  
*Claimant*

Servis One, Inc.  
c/o BSI Financial Services  
1425 Greenway Dr.  
Suite 400  
Irving, TX 75038-2447  
*Claimant Location*

The Corporation Trust, Incorporated  
2405 York Rd  
Suite 201  
Lutherville Timonium, MD 21093-2264  
*Resident Agent for US Bank National Association*

/s/ REBECCA A. HERR  
REBECCA A. HERR

**Case Overview**Case No. 15-23886-TJC  
PENDINGELIAS M VILLATORO  
LILIAN M VILLATORO

Monday, February 22, 2021

9:05 am

User: cbrown

**DISBURSEMENT HISTORY**

DATE	CODE	DESCRIPTION	CREDITOR #	CHECK NO.	AMOUNT
<b>BSI FINANCIAL SERVICES</b>		<b>Claim Number 4</b>			
Sep 30, 2017	CR	AMOUNT DISBURSED TO CREDITOR		1039232	2,134.00
Oct 31, 2017	CR	AMOUNT DISBURSED TO CREDITOR		1040952	1,067.00
Nov 30, 2017	CR	AMOUNT DISBURSED TO CREDITOR		1042698	1,067.00
Dec 31, 2017	CR	AMOUNT DISBURSED TO CREDITOR		1044377	1,067.00
Jan 31, 2018	CR	AMOUNT DISBURSED TO CREDITOR		1047445	1,067.00
Feb 28, 2018	CR	AMOUNT DISBURSED TO CREDITOR		1049080	1,067.00
Mar 31, 2018	CR	AMOUNT DISBURSED TO CREDITOR		1050761	1,067.00
Apr 30, 2018	CR	AMOUNT DISBURSED TO CREDITOR		1052427	1,067.00
May 31, 2018	CR	AMOUNT DISBURSED TO CREDITOR		1054126	1,067.00
Jun 30, 2018	CR	AMOUNT DISBURSED TO CREDITOR		1055781	1,067.00
Jul 31, 2018	CR	AMOUNT DISBURSED TO CREDITOR		1057438	1,067.00
Aug 31, 2018	CR	AMOUNT DISBURSED TO CREDITOR		1059067	1,067.00
Sep 30, 2018	CR	AMOUNT DISBURSED TO CREDITOR		1060733	1,067.00
Oct 31, 2018	CR	AMOUNT DISBURSED TO CREDITOR		1062399	1,067.00
Nov 30, 2018	CR	AMOUNT DISBURSED TO CREDITOR		1064050	1,067.00
Dec 31, 2018	CR	AMOUNT DISBURSED TO CREDITOR		1065741	1,067.00
Jan 31, 2019	CR	AMOUNT DISBURSED TO CREDITOR		1067298	1,067.00
Feb 28, 2019	CR	AMOUNT DISBURSED TO CREDITOR		1068929	1,067.00
Mar 29, 2019	CR	AMOUNT DISBURSED TO CREDITOR		1070540	1,067.00
Apr 30, 2019	CR	AMOUNT DISBURSED TO CREDITOR		1072158	1,067.00
May 31, 2019	CR	AMOUNT DISBURSED TO CREDITOR		1073826	1,067.00
Jun 28, 2019	CR	AMOUNT DISBURSED TO CREDITOR		1075467	1,067.00
Jul 31, 2019	CR	AMOUNT DISBURSED TO CREDITOR		1077083	1,067.00
Aug 30, 2019	CR	AMOUNT DISBURSED TO CREDITOR		1078735	1,067.00
Sep 30, 2019	CR	AMOUNT DISBURSED TO CREDITOR		1080440	2,134.00
Nov 30, 2019	CR	AMOUNT DISBURSED TO CREDITOR		2001844	2,134.00
Dec 31, 2019	CR	AMOUNT DISBURSED TO CREDITOR		2003580	1,067.00
Jan 31, 2020	CR	AMOUNT DISBURSED TO CREDITOR		2005176	1,067.00
Feb 29, 2020	CR	AMOUNT DISBURSED TO CREDITOR		2006808	2,134.00
Apr 30, 2020	CR	AMOUNT DISBURSED TO CREDITOR		2009926	1,067.00
May 30, 2020	CR	AMOUNT DISBURSED TO CREDITOR		2011400	1,067.00
Jul 31, 2020	CR	AMOUNT DISBURSED TO CREDITOR		2014306	1,067.00
Aug 31, 2020	CR	AMOUNT DISBURSED TO CREDITOR		2016124	2,134.00
Sep 30, 2020	CR	AMOUNT DISBURSED TO CREDITOR		2017587	1,067.00
Oct 31, 2020	CR	AMOUNT DISBURSED TO CREDITOR		2019006	1,067.00
Nov 30, 2020	CR	AMOUNT DISBURSED TO CREDITOR		2020437	173.00
<b>TOTAL FOR BSI FINANCIAL SERVICES</b>					<b>42,853.00</b>
<b>FAY SERVICING</b>		<b>Claim Number 4</b>			
May 31, 2017	CR	AMOUNT DISBURSED TO CREDITOR		1030721	1,067.00
Jun 30, 2017	CR	AMOUNT DISBURSED TO CREDITOR		1034297	1,067.00
Jul 31, 2017	CR	AMOUNT DISBURSED TO CREDITOR		1036059	1,067.00
<b>TOTAL FOR FAY SERVICING</b>					<b>3,201.00</b>
<b>FAY SERVICING LLC</b>		<b>Claim Number 4</b>			
Nov 30, 2016	CR	AMOUNT DISBURSED TO CREDITOR		1019799	2,134.00
Jan 04, 2017	CR	AMOUNT DISBURSED TO CREDITOR		1021774	1,067.00
Jan 31, 2017	CR	AMOUNT DISBURSED TO CREDITOR		1023637	1,067.00
Feb 28, 2017	CR	AMOUNT DISBURSED TO CREDITOR		1025284	1,067.00
Mar 31, 2017	CR	AMOUNT DISBURSED TO CREDITOR		1027090	1,067.00
Apr 28, 2017	CR	AMOUNT DISBURSED TO CREDITOR		1028925	1,067.00
Aug 31, 2017	CR	AMOUNT DISBURSED TO CREDITOR		1037764	1,067.00
Sep 28, 2017	CNCP	CANCELLED CHECK TO CREDITOR/PRINCIPLE		1037764	-1,067.00
<b>TOTAL FOR FAY SERVICING LLC</b>					<b>7,469.00</b>
<b>SETERUS INC</b>		<b>Claim Number 4</b>			
Apr 29, 2016	CR	AMOUNT DISBURSED TO CREDITOR		1008141	3,201.00
May 31, 2016	CR	AMOUNT DISBURSED TO CREDITOR		1009831	1,067.00
Jun 30, 2016	CR	AMOUNT DISBURSED TO CREDITOR		1011537	1,067.00
Sep 30, 2016	CR	AMOUNT DISBURSED TO CREDITOR		1016747	1,067.00
Oct 28, 2016	CR	AMOUNT DISBURSED TO CREDITOR		1018649	1,067.00
<b>TOTAL FOR SETERUS INC</b>					<b>7,469.00</b>

## Case Overview

Case No. 15-23886-TJC  
PENDING

ELIAS M VILLATORO  
LILIAN M VILLATORO

Monday, February 22, 2021

9:05 am

User: cbrown

DISBURSEMENT TOTAL

60,992.00